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TRANSMITTAL LETTER (General - Patent Pending)				Docket No. 99-078		
(General - Patent resume)						
In Re Application Of:  JAY S. WALKER et al.						
Application No.	Filing Date	Examiner BROWN, Timothy M.	Customer No. 22927	Group Art Unit 1648	Confirmation No. 2467	
09/540,034	March 31, 2000					
Tille: SYSTEMS AND METHODS WHEREIN A THIRD PARTY SUBSIDY AND A MERCHANT SUBSIDY FACILITATE A TRANSACTION						136A
COMMISSIONER FOR PATENTS:						
Transmitted herewith is:						
Reply Brief to Examiner's Answer, 17 pp.; and Request for Oral Hearing, 1 pg., (x2).						
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DAiderucci@WalkerDigital.com October 27, 2894						
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